

RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601

Re: ALEXANDER PERALTA  
PO BOX 159  
LINCOLN PARK, NJ 07035

Atty: RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024  
Chapter 13 Case # 21-14061**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$34,740.00**

**RECEIPTS AS OF 01/01/2024**

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
06/22/2021	\$579.00		07/22/2021	\$579.00	
08/23/2021	\$579.00		09/22/2021	\$579.00	
10/22/2021	\$579.00		11/22/2021	\$579.00	
12/22/2021	\$579.00		01/25/2022	\$579.00	
02/23/2022	\$579.00		03/22/2022	\$579.00	
04/22/2022	\$579.00		05/23/2022	\$579.00	
06/23/2022	\$579.00		07/22/2022	\$579.00	
08/22/2022	\$579.00		09/22/2022	\$579.00	
10/24/2022	\$579.00		11/22/2022	\$579.00	
12/22/2022	\$579.00		01/24/2023	\$579.00	
02/23/2023	\$579.00		03/22/2023	\$579.00	
04/24/2023	\$579.00		05/22/2023	\$579.00	
06/23/2023	\$579.00		07/24/2023	\$579.00	
08/22/2023	\$579.00		09/22/2023	\$579.00	
10/23/2023	\$579.00		11/22/2023	\$579.00	
12/22/2023	\$579.00				
<b>Total Receipts: \$17,949.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$17,949.00</b>					

**LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024**

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS NATIONAL BANK AENB	07/18/2022	\$156.09	894,153	08/15/2022	\$25.54	895,721
	09/19/2022	\$25.56	897,304	10/17/2022	\$25.56	898,976
	11/14/2022	\$24.98	900,541	12/12/2022	\$25.05	902,113
	01/09/2023	\$25.03	903,602	02/13/2023	\$25.03	905,104
	03/13/2023	\$25.02	906,724	04/17/2023	\$25.02	908,290
	05/15/2023	\$25.03	909,929	06/12/2023	\$24.76	911,386

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
	07/17/2023	\$24.76	912,904		08/14/2023	\$24.76	914,419
	09/18/2023	\$24.76	915,915		10/16/2023	\$24.76	917,416
	11/13/2023	\$24.37	918,844		12/11/2023	\$24.36	920,266
BANK OF AMERICA							
	07/18/2022	\$267.25	894,348		07/18/2022	\$460.78	894,348
	08/15/2022	\$75.47	895,916		08/15/2022	\$43.75	895,916
	09/19/2022	\$75.45	897,514		09/19/2022	\$43.76	897,514
	10/17/2022	\$75.46	899,189		10/17/2022	\$43.76	899,189
	11/14/2022	\$73.90	900,765		11/14/2022	\$42.86	900,765
	12/12/2022	\$73.88	902,317		12/12/2022	\$42.84	902,317
	01/09/2023	\$73.90	903,807		01/09/2023	\$42.86	903,807
	02/13/2023	\$73.89	905,330		02/13/2023	\$42.86	905,330
	03/13/2023	\$73.88	906,948		03/13/2023	\$42.85	906,948
	04/17/2023	\$73.90	908,529		04/17/2023	\$42.85	908,529
	05/15/2023	\$73.88	910,154		05/15/2023	\$42.85	910,154
	06/12/2023	\$73.11	911,619		06/12/2023	\$42.40	911,619
	07/17/2023	\$73.11	913,135		07/17/2023	\$42.40	913,135
	08/14/2023	\$73.10	914,652		08/14/2023	\$42.39	914,652
	09/18/2023	\$73.09	916,149		09/18/2023	\$42.39	916,149
	10/16/2023	\$73.13	917,640		10/16/2023	\$42.42	917,640
	11/13/2023	\$71.93	919,074		11/13/2023	\$41.71	919,074
	12/11/2023	\$71.94	920,497		12/11/2023	\$41.72	920,497
CAPITAL ONE BANK (USA), N.A.							
	07/18/2022	\$42.81	894,396		08/15/2022	\$7.01	895,970
	09/19/2022	\$7.01	897,567		10/17/2022	\$7.01	899,234
	11/14/2022	\$6.85	900,810		12/12/2022	\$6.87	902,366
	01/09/2023	\$6.87	903,848		02/13/2023	\$6.86	905,378
	03/13/2023	\$6.86	906,991		04/17/2023	\$6.87	908,577
	05/15/2023	\$6.86	910,198		06/12/2023	\$6.80	911,662
	07/17/2023	\$6.79	913,183		08/14/2023	\$6.79	914,701
	09/18/2023	\$6.79	916,197		10/16/2023	\$6.79	917,679
	11/13/2023	\$6.69	919,117		12/11/2023	\$6.67	920,534
CITIBANK NA							
	07/18/2022	\$311.53	894,077		07/18/2022	\$148.21	894,077
	08/15/2022	\$24.26	895,642		08/15/2022	\$51.01	895,642
	09/19/2022	\$24.27	897,223		09/19/2022	\$51.01	897,223
	10/17/2022	\$24.27	898,904		10/17/2022	\$51.01	898,904
	11/14/2022	\$23.76	900,469		11/14/2022	\$49.97	900,469
	12/12/2022	\$23.76	902,041		12/12/2022	\$49.94	902,041
	01/09/2023	\$23.76	903,534		01/09/2023	\$49.96	903,534
	02/13/2023	\$23.76	905,036		02/13/2023	\$49.95	905,036
	03/13/2023	\$23.77	906,652		03/13/2023	\$49.96	906,652
	04/17/2023	\$49.95	908,217		04/17/2023	\$23.76	908,217
	05/15/2023	\$23.77	909,863		05/15/2023	\$49.96	909,863
	06/12/2023	\$23.50	911,319		06/12/2023	\$49.42	911,319
	07/17/2023	\$23.51	912,838		07/17/2023	\$49.43	912,838
	08/14/2023	\$49.42	914,357		08/14/2023	\$23.53	914,357
	09/18/2023	\$49.41	915,853		09/18/2023	\$23.51	915,853
	10/16/2023	\$49.44	917,354		10/16/2023	\$23.51	917,354
	11/13/2023	\$23.13	918,782		11/13/2023	\$48.64	918,782
	12/11/2023	\$23.14	920,203		12/11/2023	\$48.63	920,203

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
DEPARTMENT OF EDUCATION/MOHELA	07/18/2022	\$523.97	894,122	08/15/2022	\$85.79	895,688
	09/19/2022	\$85.80	897,272	10/17/2022	\$85.80	898,947
	11/14/2022	\$84.01	900,512	12/12/2022	\$84.02	902,085
	01/09/2023	\$84.02	903,576	02/13/2023	\$84.02	905,081
	03/13/2023	\$84.02	906,697	04/17/2023	\$84.02	908,263
	05/15/2023	\$84.01	909,902	06/12/2023	\$83.12	911,358
	07/17/2023	\$83.13	912,875	08/14/2023	\$83.14	914,394
	09/18/2023	\$83.11	915,889	10/16/2023	\$83.14	917,390
	11/13/2023	\$81.79	918,816	12/11/2023	\$81.79	920,238
EMERGENCY PHYSICIAN SERVICES OF NJ PA	07/18/2022	\$21.36	893,916	09/19/2022	\$7.01	897,055
	11/14/2022	\$6.92	900,324	01/09/2023	\$6.85	903,399
	03/13/2023	\$6.86	906,533	05/15/2023	\$6.85	909,755
	07/17/2023	\$6.78	912,731	09/18/2023	\$6.78	915,746
	11/13/2023	\$6.73	918,685			
FORD MOTOR CREDIT COMPANY LLC	07/18/2022	\$9.04	894,553	11/14/2022	\$5.89	900,974
	03/13/2023	\$5.79	907,160	07/17/2023	\$5.76	913,356
	11/13/2023	\$5.71	919,293			
JEFFERSON CAPITAL SYSTEMS LLC	07/18/2022	\$127.14	8,002,949	08/15/2022	\$20.81	8,003,001
	09/19/2022	\$20.82	8,003,047	10/17/2022	\$20.82	8,003,102
	11/14/2022	\$20.40	8,003,147	12/12/2022	\$20.38	8,003,203
	01/09/2023	\$20.39	8,003,256	02/13/2023	\$20.38	8,003,310
	03/13/2023	\$20.39	8,003,366	04/17/2023	\$20.38	8,003,420
	05/15/2023	\$20.39	8,003,477	06/12/2023	\$20.18	8,003,528
	07/17/2023	\$20.17	8,003,583	08/14/2023	\$20.16	8,003,640
	09/18/2023	\$20.20	8,003,693	10/16/2023	\$20.15	8,003,752
	11/13/2023	\$19.85	8,003,809	12/11/2023	\$19.84	8,003,863
LVNV FUNDING LLC	07/18/2022	\$67.24	894,664	07/18/2022	\$75.92	894,664
	08/15/2022	\$11.01	896,252	08/15/2022	\$12.44	896,252
	09/19/2022	\$11.01	897,863	09/19/2022	\$12.43	897,863
	10/17/2022	\$11.01	899,514	10/17/2022	\$12.43	899,514
	11/14/2022	\$10.78	901,082	11/14/2022	\$12.19	901,082
	12/12/2022	\$12.18	902,629	12/12/2022	\$10.78	902,629
	01/09/2023	\$12.17	904,128	01/09/2023	\$10.78	904,128
	02/13/2023	\$12.17	905,669	02/13/2023	\$10.78	905,669
	03/13/2023	\$12.19	907,272	03/13/2023	\$10.78	907,272
	04/17/2023	\$12.16	908,885	04/17/2023	\$10.79	908,885
	05/15/2023	\$12.19	910,467	05/15/2023	\$10.78	910,467
	06/12/2023	\$12.03	911,947	06/12/2023	\$10.67	911,947
	07/17/2023	\$12.05	913,469	07/17/2023	\$10.67	913,469
	08/14/2023	\$10.66	914,984	08/14/2023	\$12.05	914,984
	09/18/2023	\$12.06	916,481	09/18/2023	\$10.69	916,481
	10/16/2023	\$12.04	917,954	10/16/2023	\$10.63	917,954
	11/13/2023	\$10.51	919,401	11/13/2023	\$11.85	919,401
	12/11/2023	\$11.86	920,797	12/11/2023	\$10.50	920,797
MIDLAND CREDIT MANAGEMENT INC	07/18/2022	\$10.07	894,119	11/14/2022	\$6.55	900,509
	03/13/2023	\$6.46	906,694	07/17/2023	\$6.43	912,872
	11/13/2023	\$6.35	918,813			

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
NISSAN-INFINITI LT	07/18/2022	\$97.59	894,773		08/15/2022	\$15.98	896,359
	09/19/2022	\$15.98	897,982		10/17/2022	\$15.98	899,625
	11/14/2022	\$15.66	901,190		12/12/2022	\$15.64	902,743
	01/09/2023	\$15.65	904,235		02/13/2023	\$15.66	905,785
	03/13/2023	\$15.65	907,388		04/17/2023	\$15.64	909,008
	05/15/2023	\$15.65	910,577		06/12/2023	\$15.49	912,066
	07/17/2023	\$15.48	913,582		08/14/2023	\$15.49	915,092
	09/18/2023	\$15.48	916,594		10/16/2023	\$15.49	918,064
	11/13/2023	\$15.23	919,504		12/11/2023	\$15.24	920,903
PRA RECEIVABLES MANAGEMENT LLC							
	07/18/2022	\$129.90	8,002,950		07/18/2022	\$429.76	8,002,950
	07/18/2022	\$162.46	8,002,950		07/18/2022	\$10.99	8,002,950
	07/18/2022	\$149.93	8,002,950		08/15/2022	\$26.62	8,002,997
	08/15/2022	\$24.58	8,002,997		08/15/2022	\$21.26	8,002,997
	08/15/2022	\$70.37	8,002,997		09/19/2022	\$70.37	8,003,048
	09/19/2022	\$26.60	8,003,048		09/19/2022	\$24.55	8,003,048
	09/19/2022	\$21.27	8,003,048		10/17/2022	\$26.60	8,003,103
	10/17/2022	\$5.38	8,003,103		10/17/2022	\$24.55	8,003,103
	10/17/2022	\$21.27	8,003,103		10/17/2022	\$70.37	8,003,103
	11/14/2022	\$68.92	8,003,148		11/14/2022	\$26.05	8,003,148
	11/14/2022	\$24.06	8,003,148		11/14/2022	\$20.83	8,003,148
	12/12/2022	\$68.91	8,003,201		12/12/2022	\$26.06	8,003,201
	12/12/2022	\$24.04	8,003,201		12/12/2022	\$20.83	8,003,201
	01/09/2023	\$20.82	8,003,257		01/09/2023	\$26.05	8,003,257
	01/09/2023	\$5.28	8,003,257		01/09/2023	\$24.04	8,003,257
	01/09/2023	\$68.91	8,003,257		02/13/2023	\$68.91	8,003,309
	02/13/2023	\$26.06	8,003,309		02/13/2023	\$24.05	8,003,309
	02/13/2023	\$20.83	8,003,309		03/13/2023	\$20.83	8,003,367
	03/13/2023	\$68.92	8,003,367		03/13/2023	\$26.01	8,003,367
	03/13/2023	\$24.04	8,003,367		04/17/2023	\$68.91	8,003,414
	04/17/2023	\$26.09	8,003,414		04/17/2023	\$5.28	8,003,414
	04/17/2023	\$24.06	8,003,414		04/17/2023	\$20.82	8,003,414
	05/15/2023	\$20.83	8,003,472		05/15/2023	\$68.91	8,003,472
	05/15/2023	\$26.05	8,003,472		05/15/2023	\$24.01	8,003,472
	06/12/2023	\$20.61	8,003,529		06/12/2023	\$68.18	8,003,529
	06/12/2023	\$25.77	8,003,529		06/12/2023	\$23.82	8,003,529
	07/17/2023	\$20.61	8,003,582		07/17/2023	\$68.18	8,003,582
	07/17/2023	\$25.78	8,003,582		07/17/2023	\$5.24	8,003,582
	07/17/2023	\$23.79	8,003,582		08/14/2023	\$68.18	8,003,637
	08/14/2023	\$20.61	8,003,637		08/14/2023	\$25.78	8,003,637
	08/14/2023	\$23.78	8,003,637		09/18/2023	\$68.17	8,003,690
	09/18/2023	\$25.77	8,003,690		09/18/2023	\$23.83	8,003,690
	09/18/2023	\$20.60	8,003,690		10/16/2023	\$68.20	8,003,749
	10/16/2023	\$25.78	8,003,749		10/16/2023	\$5.23	8,003,749
	10/16/2023	\$23.76	8,003,749		10/16/2023	\$20.61	8,003,749
	11/13/2023	\$67.08	8,003,806		11/13/2023	\$20.27	8,003,806
	11/13/2023	\$25.36	8,003,806		11/13/2023	\$23.41	8,003,806
	12/11/2023	\$67.09	8,003,859		12/11/2023	\$25.36	8,003,859
	12/11/2023	\$23.40	8,003,859		12/11/2023	\$20.29	8,003,859

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
QUANTUM3 GROUP LLC	07/18/2022	\$33.78	894,214	07/18/2022	\$7.08	894,214
	08/15/2022	\$5.54	895,775	09/19/2022	\$5.53	897,371
	10/17/2022	\$5.53	899,036	11/14/2022	\$5.43	900,609
	12/12/2022	\$5.74	902,177	12/12/2022	\$5.41	902,177
	01/09/2023	\$5.42	903,663	02/13/2023	\$5.42	905,169
	03/13/2023	\$5.42	906,788	04/17/2023	\$5.42	8,003,428
	05/15/2023	\$5.66	8,003,479	05/15/2023	\$5.42	8,003,479
	06/12/2023	\$5.35	8,003,537	07/17/2023	\$5.37	8,003,594
	08/14/2023	\$5.36	8,003,649	09/18/2023	\$5.36	8,003,703
	10/16/2023	\$5.62	8,003,772	10/16/2023	\$5.36	8,003,772
	11/13/2023	\$5.28	8,003,817	12/11/2023	\$5.27	8,003,869
UNITED STATES TREASURY/IRS	07/18/2022	\$117.87	8,002,992	08/15/2022	\$19.32	8,003,040
	09/19/2022	\$19.30	8,003,095	10/17/2022	\$19.30	8,003,145
	11/14/2022	\$18.92	8,003,196	12/12/2022	\$18.90	8,003,251
	01/09/2023	\$18.90	8,003,303	02/13/2023	\$18.91	8,003,361
	03/13/2023	\$18.90	8,003,412	04/17/2023	\$18.90	8,003,467
	05/15/2023	\$18.91	8,003,525	06/12/2023	\$18.70	8,003,577
	07/17/2023	\$18.70	8,003,634	08/14/2023	\$18.71	8,003,689
	09/18/2023	\$18.70	8,003,748	10/16/2023	\$18.70	8,003,804
	11/13/2023	\$18.41	8,003,857	12/11/2023	\$18.40	8,003,904
WELLS FARGO BANK NA	07/18/2022	\$51.48	895,316	08/15/2022	\$8.42	896,861
	09/19/2022	\$8.43	898,550	10/17/2022	\$8.43	900,146
	11/14/2022	\$8.24	901,721	12/12/2022	\$8.25	903,239
	01/09/2023	\$8.26	904,733	02/13/2023	\$8.25	906,326
	03/13/2023	\$8.26	907,894	04/17/2023	\$8.24	909,557
	05/15/2023	\$8.26	911,041	06/12/2023	\$8.16	912,556
	07/17/2023	\$8.17	914,082	08/14/2023	\$8.17	915,550
	09/18/2023	\$8.16	917,082	10/16/2023	\$8.17	918,512
	11/13/2023	\$8.03	919,959	12/11/2023	\$8.04	921,359

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			975.57	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	3,750.00	100.00%	3,750.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERICAN EXPRESS NATIONAL BANK A	UNSECURED	7,274.46	*	604.80	
0002	BANK OF AMERICA	UNSECURED	21,478.43	*	1,785.74	
0003	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	20,031.52	*	1,665.43	
0004	BB&T	UNSECURED	0.00	*	0.00	
0005	BOMBARDIER/CBNA	VEHICLE SECURE	0.00	100.00%	0.00	
0007	CAPITAL ONE BANK (USA), N.A.	UNSECURED	1,995.29	*	165.88	
0008	CAPTLACCPT	UNSECURED	0.00	*	0.00	
0009	LVNV FUNDING LLC	UNSECURED	3,539.28	*	294.26	
0010	CITIBANK NA	UNSECURED	6,907.72	*	574.32	
0011	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	6,054.35	*	503.37	
0012	MIDLAND CREDIT MANAGEMENT INC	UNSECURED	469.15	*	35.86	
0013	QUANTUM3 GROUP LLC	UNSECURED	329.64	*	24.10	
0014	DEPARTMENT STORE NATIONAL BANK/M	UNSECURED	0.00	*	0.00	
0015	FORD MOTOR CREDIT COMPANY LLC	UNSECURED	421.17	*	32.19	
0016	QUANTUM3 GROUP LLC	UNSECURED	1,575.00	*	130.95	
0017	UNITED STATES TREASURY/IRS	PRIORITY	0.00	100.00%	0.00	
0018	KIA MOTORS FINANCE	UNSECURED	0.00	*	0.00	
0019	M&T BANK	MORTGAGE ARRI	0.00	100.00%	0.00	
0020	M&T BANK	MORTGAGE ARRI	0.00	100.00%	0.00	

Chapter 13 Case # 21-14061

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0021	MOHELA	UNSECURED	0.00	*	0.00	
0022	NISSAN MOTOR ACCEPTANCE CORP/INF	UNSECURED	0.00	*	0.00	
0023	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	5,926.11	*	492.70	
0024	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	7,572.93	*	629.61	
0025	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	511.58	*	42.53	
0026	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	6,989.58	*	581.11	
0027	SYNCHRONY BANK/OLD NAVY	UNSECURED	0.00	*	0.00	
0028	LVNV FUNDING LLC	UNSECURED	3,134.06	*	260.57	
0030	WELLS FARGO BANK NA	UNSECURED	2,398.98	*	199.45	
0031	YAMAHA MOTOR FINANCE CORP.	VEHICLE SECURE	0.00	100.00%	0.00	
0033	CAPITAL ONE	UNSECURED	0.00	*	0.00	
0034	NISSAN-INFINITI LT	UNSECURED	4,549.08	*	378.22	
0035	MOHELA	UNSECURED	0.00	*	0.00	
0036	MOHELA	UNSECURED	0.00	*	0.00	
0037	MOHELA	UNSECURED	0.00	*	0.00	
0038	MOHELA	UNSECURED	0.00	*	0.00	
0039	DEPARTMENT OF EDUCATION/MOHELA	UNSECURED	24,422.51	*	2,030.50	
0040	UNITED STATES TREASURY/IRS	UNSECURED	5,495.01	*	456.85	
0041	BANK OF AMERICA	UNSECURED	12,456.47	*	1,035.64	
0042	CITIBANK NA	UNSECURED	14,520.82	*	1,207.27	
0043	EMERGENCY PHYSICIAN SERVICES OF N	UNSECURED	996.00	*	82.81	
0044	M&T BANK	(NEW) MTG Agree	0.00	100.00%	0.00	

**Total Paid: \$17,939.73**

See Summary

## SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$17,949.00 - Paid to Claims: \$13,214.16 - Admin Costs Paid: \$4,725.57 = Funds on Hand: \$9.27

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.